

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Western District of North Carolina
(State)

Case number (if known): _____ Chapter you are filing under:

- ☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☒ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a *joint* case--and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	<u>Steven</u> First name <u>Edward</u> Middle name <u>Williams</u> Last name _____ Suffix (Sr., Jr., II, III)	_____ First name _____ Middle name _____ Last name _____ Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names.	_____ First name _____ Middle name _____ Last name _____ First name _____ Middle name _____ Last name	_____ First name _____ Middle name _____ Last name _____ First name _____ Middle name _____ Last name
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	XXX - XX - <u>7830</u> OR 9XX - XX - _____	XXX - XX - _____ OR 9XX - XX - _____

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

<p>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years</p> <p>Include trade names and <i>doing business as</i> names</p>	<p>About Debtor 1:</p> <p><input type="checkbox"/> I have not used any business names or EINs.</p> <p><u>Williams Lodging, LLC</u> <small>Business name</small></p> <p><u>Williams Hospitality LLC</u> <small>Business name</small></p> <p><u>45</u> - <u>5535847</u> <small>EIN</small></p> <p><u>45</u> - <u>5583544</u> <small>EIN</small></p>	<p>About Debtor 2 (Spouse Only in a Joint Case):</p> <p><input type="checkbox"/> I have not used any business names or EINs.</p> <p>_____ <small>Business name</small></p> <p>_____ <small>Business name</small></p> <p>____ - _____ <small>EIN</small></p> <p>____ - _____ <small>EIN</small></p>
<p>5. Where you live</p>	<p><u>435 S. Tryon St.</u> <small>Number Street</small></p> <p><u>Unit 708</u></p> <p><u>Charlotte, NC 28202</u> <small>City State Zip Code</small></p> <p><u>Mecklenburg</u> <small>County</small></p> <p>If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</p> <p><u>4104 Dawn Dr.</u> <small>Number Street</small></p> <p>P.O. Box _____</p> <p><u>Benbrook, TX 76116</u> <small>City State Zip Code</small></p>	<p>If Debtor 2 lives at a different address:</p> <p>_____ <small>Number Street</small></p> <p>_____ <small>City State Zip Code</small></p> <p>_____ <small>County</small></p> <p>If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.</p> <p>_____ <small>Number Street</small></p> <p>P.O. Box _____</p> <p>_____ <small>City State Zip Code</small></p>
<p>6. Why are you choosing this district to file for bankruptcy</p>	<p><i>Check one:</i></p> <p><input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. <small>(See 28 U.S.C. § 1408.)</small></p> <p>_____ _____ _____ _____</p>	<p><i>Check one:</i></p> <p><input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. <small>(See 28 U.S.C. § 1408.)</small></p> <p>_____ _____ _____ _____</p>

Debtor 1

Steven
First Name

Edward
Middle Name

Williams
Last Name

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☒ Chapter 13

8. How will you pay the fee

- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A)
- ☐ **I request that my fee be waived.** (You may request this option only if you are filing for

9. Have you filed for bankruptcy within the last 8 years?

☒ No

☐ Yes

District _____	When _____	Case number _____
	MM / DD / YYYY	
District _____	When _____	Case number _____
	MM / DD / YYYY	
District _____	When _____	Case number _____
	MM / DD / YYYY	

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ No

☐ Yes

Debtor _____	Relationship to you _____
District _____	When _____
	MM / DD / YYYY
Case number, if known _____	
Debtor _____	Relationship to you _____
District _____	When _____
	MM / DD / YYYY
Case number, if known _____	

11. Do you rent your residence?

☒ No

Go to line 12.

☐ Yes

Has your landlord obtained an eviction judgment against you?

☐ No

Go to line 12.

☐ Yes

Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part time business?

- ☒ No Go to part 4.
☐ Yes Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number Street

City State Zip Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in U.S.C. § 101(51B))
☐ Stockbroker (as defined in U.S.C. § 101(53A))
☐ Commodity Broker (as defined in U.S.C. § 101(6))
☒ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in U.S.C. § 1116(1)(B).

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D)

- ☒ No I am not filing under Chapter 11.
☐ No I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
☐ Yes I am filing under Chapter 11, and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

- ☒ No
☐ Yes What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number Street

City State Zip Code

Debtor 1

Steven
First Name

Edward
Middle Name

Williams
Last Name

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

Steven
First NameEdward
Middle NameWilliams
Last Name

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes**16. What kind of debts do you have?****16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.
☐ Yes. Go to line 17.

16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.
☒ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.**17. Are you filing under Chapter 7?**

- ☒ No. I am not filing under Chapter 7. Go to line 18.
☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No
☐ Yes

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

18. How many creditors do you estimate that you owe?

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1 - 49 | <input type="checkbox"/> 1,000 - 5,000 | <input type="checkbox"/> 25,001 - 50,000 |
| <input type="checkbox"/> 50 - 99 | <input type="checkbox"/> 5,001 - 10,000 | <input type="checkbox"/> 50,001 - 100,000 |
| <input type="checkbox"/> 100 - 199 | <input type="checkbox"/> 10,001 - 25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200 - 999 | | |

19. How much do you estimate your assets to be worth?

- | | | |
|---|--|--|
| <input type="checkbox"/> \$0 - \$50,000 | <input type="checkbox"/> \$1,000,001 - \$10 million | <input type="checkbox"/> \$500,000,001 - \$1 billion |
| <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> \$10,000,001 - \$50 million | <input type="checkbox"/> \$1,000,000,001 - \$10 billion |
| <input type="checkbox"/> \$100,001 - \$500,000 | <input type="checkbox"/> \$50,000,001 - \$100 million | <input type="checkbox"/> \$10,000,000,001 - \$50 billion |
| <input checked="" type="checkbox"/> \$500,001 - \$1,000,000 | <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> More than \$50 billion |

20. How much do you estimate your liabilities to be?

- | | | |
|--|--|--|
| <input type="checkbox"/> \$0 - \$50,000 | <input checked="" type="checkbox"/> \$1,000,001 - \$10 million | <input type="checkbox"/> \$500,000,001 - \$1 billion |
| <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> \$10,000,001 - \$50 million | <input type="checkbox"/> \$1,000,000,001 - \$10 billion |
| <input type="checkbox"/> \$100,001 - \$500,000 | <input type="checkbox"/> \$50,000,001 - \$100 million | <input type="checkbox"/> \$10,000,000,001 - \$50 billion |
| <input type="checkbox"/> \$500,001 - \$1,000,000 | <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> More than \$50 billion |

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Steven Williams

Signature of Debtor 1

X

Signature of Debtor 2

Executed on 03/12/2019

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by U.S.C. § 342(b) and, in a case which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X /s/ BLWhite Date 3/12/2018
Signature of Attorney for Debtor MM / DD / YYYY

Barbara L. White
Printed name

Attorney at Law
Firm name

1101 South Boulevard, Suite 201
Number Street

Charlotte NC 28203
City State Zip Code

Contact phone (704) 375-9411 Email address barbara@barbaralwhite.com

10105 NC
Bar number State

Fill in this information to identify your case:

Debtor 1 Steven Edward Williams
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of North Carolina
(State)

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No Go to Part 2.
- ☒ Yes. Where is the property?

1.1 435 S. Tryon St.
Street address, if available, or other description

#708

Charlotte, NC 28202
City State Zip Code

Mecklenburg
County

What is the property? Check all that apply.

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☒ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$ <u>325,000.00</u>	\$ <u>47,133.01</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has a interest in the property? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Fee Simple

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: 12505252

If you own or have more than one, list here:

1.2 705 Fox Ave.
Street address, if available, or other description

Cloudcroft, NM 88317
City State Zip Code

Otero
County

What is the property? Check all that apply.

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$ <u>120,461.00</u>	\$ <u>77,344.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has a interest in the property? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Fee Simple

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: R035826

Debtor 1 Steven Edward Williams Case number (if known) _____
 First Name Middle Name Last Name

1.3 <u>112 Squirrel Ave.</u> <small>Street address, if available, or other description</small> <u>Cloudcroft, NM 88317</u> <small>City State Zip Code</small> <u>Otero</u> <small>County</small>	What is the property? Check all that apply. <input checked="" type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other _____ Who has a interest in the property? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: _____	Do not deduct secured claims or exemptions. Put the amounts of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . <table style="width: 100%;"> <tr> <th style="text-align: left;">Current value of the entire property?</th> <th style="text-align: left;">Current value of the portion you own?</th> </tr> <tr> <td>\$ <u>106,825.00</u></td> <td>\$ <u>54,391.57</u></td> </tr> </table> Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Fee Simple <input type="checkbox"/> Check of this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own?	\$ <u>106,825.00</u>	\$ <u>54,391.57</u>
Current value of the entire property?	Current value of the portion you own?					
\$ <u>106,825.00</u>	\$ <u>54,391.57</u>					
1.4 <u>306 Burro Ave.</u> <small>Street address, if available, or other description</small> <u>Cloudcroft, NM 88317</u> <small>City State Zip Code</small> <u>Otero</u> <small>County</small>	What is the property? Check all that apply. <input type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input checked="" type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other _____ Who has a interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: _____	Do not deduct secured claims or exemptions. Put the amounts of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . <table style="width: 100%;"> <tr> <th style="text-align: left;">Current value of the entire property?</th> <th style="text-align: left;">Current value of the portion you own?</th> </tr> <tr> <td>\$ <u>250,000.00</u></td> <td>\$ <u>0.00</u></td> </tr> </table> Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Joint tenancy <input type="checkbox"/> Check of this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own?	\$ <u>250,000.00</u>	\$ <u>0.00</u>
Current value of the entire property?	Current value of the portion you own?					
\$ <u>250,000.00</u>	\$ <u>0.00</u>					
1.5 <u>102 Mexican Ave.</u> <small>Street address, if available, or other description</small> <u>Cloudcroft, NM 88317</u> <small>City State Zip Code</small> <u>Otero</u> <small>County</small>	What is the property? Check all that apply. <input type="checkbox"/> Single-family home <input checked="" type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other _____ Who has a interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: _____	Do not deduct secured claims or exemptions. Put the amounts of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . <table style="width: 100%;"> <tr> <th style="text-align: left;">Current value of the entire property?</th> <th style="text-align: left;">Current value of the portion you own?</th> </tr> <tr> <td>\$ <u>500,000.00</u></td> <td>\$ <u>235,000.00</u></td> </tr> </table> Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. <input type="checkbox"/> Check of this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own?	\$ <u>500,000.00</u>	\$ <u>235,000.00</u>
Current value of the entire property?	Current value of the portion you own?					
\$ <u>500,000.00</u>	\$ <u>235,000.00</u>					

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here _____ **->** \$

Part 2:	Describe Your Vehicles					
<p>Do you own, lease, or have equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on <i>Schedule G: Executory Contracts and Unexpired Leases</i>.</p>						
<p>3. Cars, vans, trucks, sport utility vehicles, motorcycles</p>						
<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes </div> <div style="width: 65%;"></div> </div>						
<p>3.1 Make: <u>BMW</u></p> <p>Model: <u>428i 2 Dr.</u></p> <p>Year: <u>2015</u></p> <p>Approximate mileage: <u>28,500</u></p> <p>Other information:</p> <div style="border: 1px solid black; padding: 2px; margin-top: 5px;">VIN: WBA3N3C58FK233691</div>	<p>Who has an interest in the property? Check one.</p> <div style="display: flex; flex-direction: column; gap: 5px;"> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Check if this is community property (see instructions) </div>	<p>Do not deduct secured claims or exemptions. Put the amounts of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: left;">Current value of the entire property?</th> <th style="width: 50%; text-align: left;">Current value of the portion you own?</th> </tr> </thead> <tbody> <tr> <td>\$ <u>20,800.00</u></td> <td>\$ <u>20,800.00</u></td> </tr> </tbody> </table>	Current value of the entire property?	Current value of the portion you own?	\$ <u>20,800.00</u>	\$ <u>20,800.00</u>
Current value of the entire property?	Current value of the portion you own?					
\$ <u>20,800.00</u>	\$ <u>20,800.00</u>					
<p>If you own or have more than one, list here:</p>						
<p>3.2 Make: _____</p> <p>Model: _____</p> <p>Year: _____</p> <p>Approximate mileage: _____</p> <p>Other information:</p> <div style="border: 1px solid black; height: 30px; margin-top: 5px;"></div>	<p>Who has an interest in the property? Check one.</p> <div style="display: flex; flex-direction: column; gap: 5px;"> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Check if this is community property (see instructions) </div>	<p>Do not deduct secured claims or exemptions. Put the amounts of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: left;">Current value of the entire property?</th> <th style="width: 50%; text-align: left;">Current value of the portion you own?</th> </tr> </thead> <tbody> <tr> <td>\$ _____</td> <td>\$ _____</td> </tr> </tbody> </table>	Current value of the entire property?	Current value of the portion you own?	\$ _____	\$ _____
Current value of the entire property?	Current value of the portion you own?					
\$ _____	\$ _____					

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

3.3 Make: _____ Who has an interest in the property? Check one.

- Model: _____
 Year: _____
- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Approximate mileage: _____ ☐ Check if this is community property (see instructions)

Other information:

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? _____ Current value of the portion you own? _____

\$ _____ \$ _____

3.4 Make: _____ Who has an interest in the property? Check one.

- Model: _____
 Year: _____
- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Approximate mileage: _____ ☐ Check if this is community property (see instructions)

Other information:

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? _____ Current value of the portion you own? _____

\$ _____ \$ _____

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☐ No
☐ Yes

4.1 Make: _____ Who has an interest in the property? Check one.

- Model: _____
 Year: _____
- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information _____ ☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? _____ Current value of the portion you own? _____

\$ _____ \$ _____

If you own or have more than one, list here:

4.2 Make: _____ Who has an interest in the property? Check one.

- Model: _____
 Year: _____
- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information _____ ☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? _____ Current value of the portion you own? _____

\$ _____ \$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here _____ ->

\$ 20,800.00

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe..... Furniture, appliances, kitchenware, \$ 745.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe..... TV, home computer \$ 125.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe..... \$ _____

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe..... \$ _____

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe..... 20 gauge shotgun, 9 mm. pistol, .22 long rifle \$ 500.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... Everyday clothing, work clothes, outerwear, shoes, accessories \$ 200.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe..... Watch, wedding ring \$ 500.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe..... \$ _____

14. Any other personal and household items you did not already list, including any health aids you did not list

☐ No

☒ Yes. Describe..... Glasses \$ _____

15. Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$ 2,070.00

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes..... Cash: \$ 400.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes..... Institution name:

17.1 Checking account:	<u>Capital One xxx3999</u>	\$ <u>17,476.00</u>
17.2 Checking account:	<u>Wells Fargo xxx1157</u>	\$ <u>4,910.00</u>
17.3 Savings account:	<u>Capital One xxx5688 (joint)</u>	\$ <u>2,012.50</u>
17.4 Savings account:	_____	\$ _____
17.5 Certificates of deposit:	_____	\$ _____
17.6 Other financial account:	<u>First National ckg. xxx3201</u>	\$ <u>50,000.00</u>
17.7 Other financial account:	<u>First National ckg. xxx6601</u>	\$ <u>200.00</u>
17.8 Other financial account:	<u>Wells Fargo ckg. xxx6409</u>	\$ <u>250.00</u>
17.9 Other financial account:	<u>Wells Fargo ckg. xxx6417</u>	\$ <u>5,873.14</u>

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

_____	\$ _____
_____	\$ _____
_____	\$ _____

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

<u>Williams Lodging, LLC</u>	<u>40</u> %	\$ <u>0.00</u>
<u>Williams Hospitality LLC</u>	<u>85</u> %	\$ <u>0.00</u>
_____	_____ %	\$ _____

Debtor 1

Steven
First Name

Edward
Middle Name

Williams
Last Name

Case number (if known)

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them

☒ No

☐ Yes..... Issuer name:

_____	\$ _____
_____	\$ _____
_____	\$ _____

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each

account separately Type of account Institution name:

401(k) or similar plan:	Fidelity IRA xxx1257	\$ 161,686.40
-------------------------	----------------------	---------------

Pension plan:	_____	\$ _____
---------------	-------	----------

IRA:	Roth IRA xxx1182	\$ 2,009.04
------	------------------	-------------

Retirement account	_____	\$ _____
--------------------	-------	----------

Keogh:	_____	\$ _____
--------	-------	----------

Additional account:	Ally Financial Inc. Retirement xxx001	\$ 165,867.43
---------------------	---------------------------------------	---------------

Additional account:	_____	\$ _____
---------------------	-------	----------

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.....

Institution name or individual:

Electric:	_____	\$ _____
-----------	-------	----------

Gas:	_____	\$ _____
------	-------	----------

Heating oil:	_____	\$ _____
--------------	-------	----------

Security deposit on rental unit:	_____	\$ _____
----------------------------------	-------	----------

Prepaid rent:	_____	\$ _____
---------------	-------	----------

Telephone:	_____	\$ _____
------------	-------	----------

Water:	_____	\$ _____
--------	-------	----------

Rented furniture:	_____	\$ _____
-------------------	-------	----------

Other:	_____	\$ _____
--------	-------	----------

23. Annuities (a contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description:

_____	\$ _____
_____	\$ _____
_____	\$ _____

Debtor 1

Steven
First Name

Edward
Middle Name

Williams
Last Name

Case number (if known)

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1)

☐ No

☒ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

Fidelity xxx5816

\$ 1,570.70

\$

\$

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

\$

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

\$

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

\$

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal:

\$

State:

\$

Local:

\$

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

Alimony:

\$

Maintenance:

\$

Support:

\$

Divorce settlement:

\$

Property settlement:

\$

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information.....

\$

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA), credit, homeowner's or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value..

Company name:	Beneficiary	Surrender or refund value
<u>American General Term xxx7933</u>	<u>Carol Williams</u>	\$ <u>0.00</u>
_____	_____	\$ _____
_____	_____	\$ _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No

☐ Yes. Give specific information.....

\$ _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☒ Yes. Describe each claim.....

Pending personal injury statement (estimated)

\$ 15,000.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Give specific information.....

\$ _____

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information.....

\$ _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$ 427,255.21

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☐ No. Go to Part 6.

☒ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☐ No

☐ Yes. Describe.....

\$ _____

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No

☒ Yes. Describe.....

Furniture

\$ 3,000.00

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No
☐ Yes. Describe..... \$ _____

41. Inventory

☐ No
☐ Yes. Describe..... \$ _____

42. Interest in partnerships or joint ventures

☐ No
☐ Yes. Describe..... Name of entity % of ownership:
 _____ % \$ _____
 _____ % \$ _____
 _____ % \$ _____

43. Customer lists, mailing lists, or other compilations

☐ No
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?
☐ No
☐ Yes. Describe..... \$ _____

44. Any business-related property you did not already list

☐ No
☐ Yes. Give specific Issuer name and description:
 information.....
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here _____ ->

\$ 3,000.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☐ No
☐ Yes..... \$ _____

Debtor 1

Steven
First Name

Edward
Middle Name

Williams
Last Name

Case number (if known)

48. Crops--either growing or harvested

☐ No

☐ Yes. Give specific information.....

\$

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☐ No

☐ Yes.....

\$

50. Farm and fishing supplies, chemicals, and feed

☐ No

☐ Yes.....

\$

51. Any farm- and commercial fishing-related property you did not already list

☐ No

☐ Yes. Give specific information.....

\$

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here

\$ 0.00

Part 7: Describe All Property You Own or Have an Interest In That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

\$

\$

\$

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 -> \$ 413,868.58

56. Part 2: Total vehicles, line 5 \$ 20,800.00

57. Part 3: Total personal and household items, line 15 \$ 2,070.00

58. Part 4: Total financial assets, line 36 \$ 427,255.21

59. Part 5: Total business-related property, line 45 \$ 3,000.00

60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00

61. Part 7: Total other property not listed, line 54 + \$ 0.00

62. Total personal property. Add lines 56 through 61.....

\$ 453,125.21

Copy personal property total -->

453,125.21

63. Total of all property on Schedule A/B. Add line 55 + line 62.....

\$ 866,993.79

Fill in this information to identify your case:

Debtor 1	<u>Steven</u>	<u>Edward</u>	<u>Williams</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western</u>	District of	<u>North Carolina</u>
		(State)	
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description: <u>435 S. Tryon St., #708</u>	\$ <u>47,133.01</u>	<input checked="" type="checkbox"/> \$ <u>35,000.00</u>	<u>NCGS § 1601(a)(1)</u>
Line from Schedule A/B: <u>1.1</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>750 Fox Ave.</u>	\$ <u>77,344.00</u>	<input checked="" type="checkbox"/> \$ <u>0.00</u>	<u>Non exempt</u>
Line from Schedule A/B: <u>1.2</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>112 Squirrel Ave.</u>	\$ <u>55,391.57</u>	<input checked="" type="checkbox"/> \$ <u>0.00</u>	<u>Non exempt</u>
Line from Schedule A/B: <u>1.3</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1 Steven Edward Williams Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Brief description: <u>306 Burro Ave.</u> Line from Schedule A/B: <u>1.4</u>	\$ <u>0.00</u>	<input checked="" type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Non exempt - will surrender</u>
Brief description: <u>102 Mexican Ave.</u> Line from Schedule A/B: <u>1.5</u>	\$ _____	<input checked="" type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Non exempt</u>
Brief description: <u>El Dorado Rsrt Timeshare</u> Line from Schedule A/B: <u>1.6</u>	\$ <u>0.00</u>	<input checked="" type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Non exempt - will surrender</u>
Brief description: <u>2015 BMW</u> Line from Schedule A/B: <u>3.1</u>	\$ <u>20,800.00</u>	<input checked="" type="checkbox"/> \$ <u>3,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1601(a)(3)</u>
Brief description: <u>Household goods</u> Line from Schedule A/B: <u>6</u>	\$ <u>745.00</u>	<input checked="" type="checkbox"/> \$ <u>745.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1601(a)(4)</u>
Brief description: <u>Electronics</u> Line from Schedule A/B: <u>7</u>	\$ <u>125.00</u>	<input checked="" type="checkbox"/> \$ <u>125.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1601(a)(4)</u>
Brief description: <u>Firearms</u> Line from Schedule A/B: <u>10</u>	\$ <u>500.00</u>	<input checked="" type="checkbox"/> \$ <u>500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1601(a)(4)</u>
Brief description: <u>Wardrobe</u> Line from Schedule A/B: <u>11</u>	\$ <u>200.00</u>	<input checked="" type="checkbox"/> \$ <u>200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1601(a)(4)</u>
Brief description: <u>Jewelry</u> Line from Schedule A/B: <u>12</u>	\$ <u>500.00</u>	<input checked="" type="checkbox"/> \$ <u>500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1601(a)(4)</u>
Brief description: <u>Cash</u> Line from Schedule A/B: <u>16</u>	\$ <u>400.00</u>	<input checked="" type="checkbox"/> \$ <u>400.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1-362</u>
Brief description: <u>Capital One xxx3999</u> Line from Schedule A/B: <u>17.1</u>	\$ <u>17,476.00</u>	<input checked="" type="checkbox"/> \$ <u>17,476.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1-362</u>

Debtor 1 Steven Edward Williams Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>Wells Fargo xxx1157</u> Line from Schedule A/B: <u>17.2</u>	\$ <u>4,910.00</u>	<input checked="" type="checkbox"/> \$ <u>4,910.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1-362</u>
Brief description: <u>Capital One xxx5688</u> Line from Schedule A/B: <u>17.3</u>	\$ <u>2,012.50</u>	<input checked="" type="checkbox"/> \$ <u>2,012.50</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1-362</u>
Brief description: <u>First National xxx3201</u> Line from Schedule A/B: <u>17.6</u>	\$ <u>50,000.00</u>	<input checked="" type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Non exempt</u>
Brief description: <u>First National xxx6601</u> Line from Schedule A/B: <u>17.7</u>	\$ <u>200.00</u>	<input checked="" type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Non exempt</u>
Brief description: <u>Wells Fargo xxx6409</u> Line from Schedule A/B: <u>17.8</u>	\$ <u>250.00</u>	<input checked="" type="checkbox"/> \$ <u>250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Non-exempt</u>
Brief description: <u>Wells Fargo xxx6417</u> Line from Schedule A/B: <u>17.9</u>	\$ <u>5,813.14</u>	<input checked="" type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Non-exempt</u>
Brief description: <u>Williams Lodging, LLC</u> Line from Schedule A/B: <u>19</u>	\$ <u>0.00</u>	<input checked="" type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Non exempt</u>
Brief description: <u>Fidelity IRA xxx1257</u> Line from Schedule A/B: <u>21</u>	\$ <u>161,686.40</u>	<input checked="" type="checkbox"/> \$ <u>161,686.40</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>ERISA</u>
Brief description: <u>Roth IRA xxx1182</u> Line from Schedule A/B: <u>21</u>	\$ <u>2,009.04</u>	<input checked="" type="checkbox"/> \$ <u>2,009.04</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>ERISA</u>
Brief description: <u>Ally Financial 401K</u> Line from Schedule A/B: <u>21</u>	\$ <u>165,867.43</u>	<input checked="" type="checkbox"/> \$ <u>165,867.43</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>ERISA</u>
Brief description: <u>Education 529(b)(1)</u> Line from Schedule A/B: _____	\$ <u>1,570.70</u>	<input checked="" type="checkbox"/> \$ <u>1,570.70</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1601(a)(10)</u>

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Brief description: <u>American General xx7933</u> Line from Schedule A/B: <u>31</u>	<u>0.00</u>	<input checked="" type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1601(a)(6)</u>
Brief description: <u>Pending personal inj. set.</u> Line from Schedule A/B: <u>33</u>	\$ <u>15,000.00</u>	<input checked="" type="checkbox"/> \$ <u>15,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1601(a)(8)</u>
Brief description: <u>Business furniture</u> Line from Schedule A/B: <u>39</u>	\$ <u>3,000.00</u>	<input checked="" type="checkbox"/> \$ <u>2,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>NCGS § 1601(a)(5)</u>
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

Fill in this information to identify your case:

Debtor 1 Steven Edward Williams
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of North Carolina
(State)

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion any	If
---	--	---	----

2.1	<u>First National Bank</u> <small>Creditor's Name</small>	<u>Describe the property that secures the claim:</u> <u>306 Burro Ave., Cloudcroft, NM</u> <u>(Will Surrender)</u> <small>Number Street</small>	\$ <u>351,000.00</u>	\$ <u>250,000.00</u>	\$ <u>101,000.00</u>
	<u>414 10th St.</u> <small>Number Street</small>				
	<u>Alamagordo, NM 88310</u> <small>City State Zip Code</small>				
	<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p>				
	<p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p>				
	<p>Nature of lien. Check all that apply.</p> <p><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset) <u> </u></p>				
	<p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred <u> </u> Last 4 digits of account number <u>0</u> <u>0</u> <u>6</u> <u>2</u></p>				

2.2	<u>First National Bank</u> <small>Creditor's Name</small>	<u>Describe the property that secures the claim:</u> <u>102 Mexican Ave., Cloudcroft, NM</u> <small>Number Street</small>	\$ <u>265,000.00</u>	\$ <u>500,000.00</u>	\$ <u> </u>
	<u>414 10th St.</u> <small>Number Street</small>				
	<u>Alamagordo, NM 88310</u> <small>City State Zip Code</small>				
	<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p>				
	<p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p>				
	<p>Nature of lien. Check all that apply.</p> <p><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset) <u> </u></p>				
	<p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred <u> </u> Last 4 digits of account number <u>6</u> <u>6</u> <u>6</u> <u>2</u></p>				

Add the dollar value of your entries in column A on this page. Write that number here: \$ 616,000.00

Debtor 1 Steven Edward Williams Case number (if known) _____
 First Name Middle Name Last Name

Part 1:	Additional Page	Column A	Column B	Column C
	After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion any
2.3	First National Bank Describe the property that secures the claim: <div style="border: 1px solid black; padding: 2px;"> 102 Mexican Ave., Cloudcroft, NM 306 Burro Ave., Cloudcroft, NM 212 Squirrel Ave., Cloudcroft, NM 705 Fox Av., Cloudcroft, NM </div>	\$ 14,000.00	\$ 366,735.57	\$
	Creditor's Name <u>414 10th St.</u> Number Street <u>Alamagordo, NM 88310</u> City State Zip Code As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred _____ Last 4 digits of account number _____			
2.4	Wells Fargo Describe the property that secures the claim: <div style="border: 1px solid black; padding: 2px;"> 435 S. Tryon St., #7708, Charlotte, NC 28202 </div>	\$ 277,866.99	\$ 325,000.00	\$
	Creditor's Name <u>PO Box 10435</u> Number Street <u>Des Moines, IA 50306</u> City State Zip Code As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred <u>4/10/17</u> Last 4 digits of account number <u>6 0 5 4</u>			
2.5	Wells Fargo Describe the property that secures the claim: <div style="border: 1px solid black; padding: 2px;"> 705 Fox Av., Cloudcroft, NM </div>	\$ 43,117.00	\$ 120,461.00	\$
	Creditor's Name <u>PO Box 10335</u> Number Street <u>Des Moines, IA 50306</u> City State Zip Code As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred <u>4/18/11</u> Last 4 digits of account number <u>6 0 3 7</u>			
Add the dollar value of your entries in column A on this page. Write that number here:		\$ 334,983.99		
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:		\$		

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

	Part 1: Additional Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.	Column A Amount of claim <small>Do not deduct the value of collateral</small>	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.6	Wells Fargo <small>Creditor's Name</small> <hr/> PO Box 10335 <small>Number Street</small> <hr/> Des Moines, IA 50306 <small>City State Zip Code</small>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px; min-height: 40px;">212 Squirrel Ave., Cloudcroft, MN</div>		
	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$ 52,433.43	\$ 106,825.00	\$
	Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another	Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____		
	<input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred <u>9/26/06</u> Last 4 digits of account number <u>8 0 1 5</u>			
2.7	El Dorado Resorts, Inc. <small>Creditor's Name</small> <hr/> 100 W. Liberty St. <small>Number Street</small> <hr/> Ste. 1150 <hr/> Reno, NV 89501 <small>City State Zip Code</small>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px; min-height: 40px;">Timeshare - Will surrender</div>		
	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$ 21,000.00	\$ 1,000.00	\$ 20,000.00
	Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another	Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____		
	<input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred _____ Last 4 digits of account number _____			
2.8	Tracey Mauter <small>Creditor's Name</small> <hr/> PO Box 945 <small>Number Street</small> <hr/> Cloudcroft, NM 88317 <small>City State Zip Code</small>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px; min-height: 40px;"></div>		
	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$ 5,562.70	\$ 5,562.70	\$
	Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another	Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) <u>M-38-CV-2017-00565</u>		
	<input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred _____ Last 4 digits of account number _____			
Add the dollar value of your entries in column A on this page. Write that number here:		\$ 78,996.13		
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:		\$ 1,029,980.12		

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<div><input type="checkbox"/></div> <div>C. William Sutherland</div> <div>Name</div> <div>1207 New York Ave.</div> <div>Number Street</div> <div>Alamagordo, NM 88310</div> <div>City State Zip Code</div>	<div>On which line in Part 1 did you enter the creditor? <u>2.1</u></div> <div>Last 4 digits of account number _____</div>
<div><input type="checkbox"/></div> <div>Karen Weaver</div> <div>Name</div> <div>c/o McCarthy & Holthus LP</div> <div>Number Street</div> <div>6501 Rock NE, Ste. A-3</div> <div>Albuquerque, NM 87113</div> <div>City State Zip Code</div>	<div>On which line in Part 1 did you enter the creditor? <u>2.1</u></div> <div>Last 4 digits of account number _____</div>
<div><input type="checkbox"/></div> <div>Rebekah A. Scott Courvoisier</div> <div>Name</div> <div>Courvoisier Law, LLC</div> <div>Number Street</div> <div>1109 Indiana Ave.</div> <div>Alamagordo, NM 88310</div> <div>City State Zip Code</div>	<div>On which line in Part 1 did you enter the creditor? <u>2.1</u></div> <div>Last 4 digits of account number _____</div>
<div><input type="checkbox"/></div> <div></div> <div>Name</div> <div></div> <div>Number Street</div> <div></div> <div>City State Zip Code</div>	<div>On which line in Part 1 did you enter the creditor? _____</div> <div>Last 4 digits of account number _____</div>
<div><input type="checkbox"/></div> <div></div> <div>Name</div> <div></div> <div>Number Street</div> <div></div> <div>City State Zip Code</div>	<div>On which line in Part 1 did you enter the creditor? _____</div> <div>Last 4 digits of account number _____</div>
<div><input type="checkbox"/></div> <div></div> <div>Name</div> <div></div> <div>Number Street</div> <div></div> <div>City State Zip Code</div>	<div>On which line in Part 1 did you enter the creditor? _____</div> <div>Last 4 digits of account number _____</div>

Fill in this information to identify your case:

Debtor 1 Steven Edward Williams
First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of North Carolina
(State)

Case number _____
 (if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your Priority Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☐ No. Go to Part 2.
- ☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(for an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Otero County Assessor Priority Creditor's Name <u>1104 N. White Sands Blvd.</u> Number Street <u>Ste. B</u> <u>Alamagordo, NM 88310-6910</u> City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ 2.2 Ms. Carol Williams Priority Creditor's Name <u>6965 S. Opal Dr.</u> Number Street <u>Chandler, AZ 85249</u> City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input checked="" type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	\$ 7,534.56	\$ 7,534.56	\$

Debtor 1

Steven
First NameEdward
Middle NameWilliams
Last Name

Case number (if known)

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**☐

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒

Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims, fill out the Continuation Page of Part 2.

(for an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim
4.1	American Express Nonpriority Creditor's Name PO Box 981537 Number Street El Paso, TX 79998 City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>9 9 9 2</u> \$ <u>1,985.66</u> When was the debt incurred? <u>9/12/15</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card</u>
4.2	American Express Nonpriority Creditor's Name PO Box 981537 Number Street El Paso, TX 79998 City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>2 0 0 5</u> \$ <u>18,097.70</u> When was the debt incurred? As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card</u>
4.3	Barclay's Nonpriority Creditor's Name PO Box 8803 Number Street Wilmington, DE 19899 City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>0 2 2 2</u> \$ <u>8,264.00</u> When was the debt incurred? <u>9/19/14</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card</u>

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth	Total claim
<p>4.4 Capital One</p> <p>Nonpriority Creditor's Name <u>PO Box 30285</u> <small>Number Street</small></p> <p><u>Salt Lake City, UT 84130</u> <small>City State Zip Code</small></p> <p>Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>4 7 0 9</u> \$ <u>10,587.73</u></p> <p>When was the debt incurred? <u>11/09/07</u></p> <p>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card</u></p>
<p>4.5 Capone/Cabelas</p> <p>Nonpriority Creditor's Name <u>PO Box 30285</u> <small>Number Street</small></p> <p><u>Salt Lake City, UT 84130</u> <small>City State Zip Code</small></p> <p>Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>6 3 2 5</u> \$ <u>0.00</u></p> <p>When was the debt incurred? <u>11/6/11</u></p> <p>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>cc - Notice Only</u></p>
<p>4.6 Carrillo Law Firm</p> <p>Nonpriority Creditor's Name <u>1001 E. Lohman Ave.</u> <small>Number Street</small></p> <p><u>Las Cruces, NM 88001</u> <small>City State Zip Code</small></p> <p>Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ <u>3,022.61</u></p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Attorney fees</u></p>

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth		Total claim
4.7	<p>Chase</p> <p>Nonpriority Creditor's Name</p> <p><u>PO Box 15298</u></p> <p>Number Street</p> <p><u>Wilmington, DE 19850</u></p> <p>City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>3 8 8 5</u> \$ <u>9,914.00</u></p> <p>When was the debt incurred? <u>9/14/15</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims.</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>cc</u></p>
4.8	<p>Chase</p> <p>Nonpriority Creditor's Name</p> <p><u>PO Box 15298</u></p> <p>Number Street</p> <p><u>Wilmington, DE 19850</u></p> <p>City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>4 7 2 0</u> \$ <u>14,179.00</u></p> <p>When was the debt incurred? <u>10/09/01</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims.</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Credit card</u></p>
4.9	<p>Chase</p> <p>Nonpriority Creditor's Name</p> <p><u>PO Box 15298</u></p> <p>Number Street</p> <p><u>Wilmington, DE 19850</u></p> <p>City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>4 7 2 0</u> \$ <u>13,802.00</u></p> <p>When was the debt incurred? <u>9/3/14</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims.</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Credit card</u></p>

Debtor 1 Steven Edward Williams Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth		Total claim
4.10	<p><u>Chase</u> Last 4 digits of account number <u>4 6 3 1</u> \$ <u>26,683.48</u></p> <p>Nonpriority Creditor's Name</p> <p><u>PO Box 15298</u> When was the debt incurred? <u>7/2/12</u></p> <p>Number Street</p> <p><u>Wilmington, DE 19850</u></p> <p>City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims.</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Credit card</u></p>	
4.11	<p><u>Citicards/Citibank</u> Last 4 digits of account number <u>2 4 1 7</u> \$ <u>0.00</u></p> <p>Nonpriority Creditor's Name</p> <p><u>PO Box 6241</u> When was the debt incurred? <u>9/10/14</u></p> <p>Number Street</p> <p><u>Sioux Falls, SD 57117</u></p> <p>City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims.</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Credit card</u></p>	
4.12	<p><u>Collection Resources, Inc.</u> Last 4 digits of account number <u>0 1 3 6</u> \$ <u>274.00</u></p> <p>Nonpriority Creditor's Name</p> <p><u>1100 S. Main St.</u> When was the debt incurred? <u>2/23/15</u></p> <p>Number Street</p> <p><u>Ste. 20</u></p> <p><u>Las Cruces, NM 88005</u></p> <p>City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims.</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Collection -El Paso Cons.</u></p>	

Debtor 1 Steven Edward Williams Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth	Total claim
<p>4.13 Discover Card</p> <p>Nonpriority Creditor's Name <u>PO Box 15316</u> <small>Number Street</small></p> <p><u>Wilmington, DE 19850</u> <small>City State Zip Code</small></p> <p>Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>1 1 0 0</u> \$ <u>318.58</u></p> <p>When was the debt incurred? <u>8/10/89</u></p> <p>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card</u></p>
<p>4.14 Jeremy Trujillo, Esq.</p> <p>Nonpriority Creditor's Name <u>Trujillo Law LLC</u> <small>Number Street</small></p> <p><u>PO Box 9241</u> <small>Number Street</small></p> <p><u>Albuquerque, NM 87119</u> <small>City State Zip Code</small></p> <p>Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ <u>0.00</u></p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Notice Only</u></p>
<p>4.15 Ms. Louella Williams</p> <p>Nonpriority Creditor's Name <u>4104 Dawn Dr.</u> <small>Number Street</small></p> <p><u>Benbrook, TX 76116</u> <small>City State Zip Code</small></p> <p>Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ <u>50,000.00</u></p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Personal loan</u></p>

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth	Total claim
<div style="display: flex; justify-content: space-between;"> <div> 4.16 <u>Syncb/Amazon</u> <small>Nonpriority Creditor's Name</small> <u>PO Box 965015</u> <small>Number Street</small> <u>Orlando, FL 32896</u> <small>City State Zip Code</small> </div> <div> Last 4 digits of account number <u>4 5 7 8</u> \$ <u>10.00</u> </div> </div> <div style="margin-top: 10px;"> When was the debt incurred? <u>6/5/16</u> </div> <div style="margin-top: 10px;"> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div style="margin-top: 10px;"> Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div style="margin-top: 10px;"> Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card</u> </div> <div style="margin-top: 10px;"> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	
<div style="display: flex; justify-content: space-between;"> <div> 4.17 _____ <small>Nonpriority Creditor's Name</small> _____ <small>Number Street</small> _____ _____ <small>City State Zip Code</small> </div> <div> Last 4 digits of account number _____ \$ _____ </div> </div> <div style="margin-top: 10px;"> When was the debt incurred? _____ </div> <div style="margin-top: 10px;"> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div style="margin-top: 10px;"> Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div style="margin-top: 10px;"> Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____ </div> <div style="margin-top: 10px;"> Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes </div>	
<div style="display: flex; justify-content: space-between;"> <div> 4.18 _____ <small>Nonpriority Creditor's Name</small> _____ <small>Number Street</small> _____ _____ <small>City State Zip Code</small> </div> <div> Last 4 digits of account number _____ \$ _____ </div> </div> <div style="margin-top: 10px;"> When was the debt incurred? _____ </div> <div style="margin-top: 10px;"> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div style="margin-top: 10px;"> Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div style="margin-top: 10px;"> Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims. <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____ </div> <div style="margin-top: 10px;"> Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes </div>	

Debtor 1

Steven
First NameEdward
Middle NameWilliams
Last Name

Case number (if known)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ 0.00
	6b. Taxes and certain other debts you owe the government	6b. \$ 7,534.56
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + \$ 0.00
	6e. Total. Add lines 6a through 6d.	6e. \$ 7,534.56

		Total claim
Total claims from Part 2	6f. Student loans	6f. \$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + \$ 162,701.46
	6j. Total. Add lines 6f through 6i.	6j. \$ 162,701.46

Fill in this information to identify your case:

Debtor 1	<u>Steven</u>	<u>Edward</u>	<u>Williams</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>	<u></u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western</u>	District of	<u>North Carolina</u>
		(State)	
Case number	<u></u>		
	(if known)		

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B)

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for
<p>2.1 <u>Real Property Management Charlotte Metro</u></p> <p>Name</p> <p><u>315 Main St., Ste. E</u></p> <p>Number Street</p> <p><u>Pineville, NC 28134</u></p> <p>City State Zip Code</p>	<p>Management for Rental of 435 S. Tryon St., #708 Charlotte, NC</p>
<p>2.2 <u>J&J General Construction</u></p> <p>Name</p> <p>PO Box 1893</p> <p><u>Mesilla Park, NM 88047</u></p> <p>Number Street</p> <p>City State Zip Code</p>	<p>Construction contract for repairs to real property</p>
<p>2.3</p> <p>Name</p> <p>Number Street</p> <p>City State Zip Code</p>	
<p>2.4</p> <p>Name</p> <p>Number Street</p> <p>City State Zip Code</p>	
<p>2.5</p> <p>Name</p> <p>Number Street</p> <p>City State Zip Code</p>	

Debtor 1 Steven Edward Williams
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of North Carolina
(State)

Case number _____
(if known)

Official Form 106H

12/15

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

X No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☐ No

☐ Yes. In which community state or territory did you live?

Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number	Street
--------	--------

City _____ State _____ Zip Code _____

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.

Column 1: **Your codebtor**

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 Ms. Carol Williams

Name			
6965 S. Opal Dr.			
Number		Street	
Chandler, AZ		85249	
City	State	Zip Code	

x Schedule D, line 2.1, 2.2, 2.3

☐ Schedule E/F, line☐ Schedule G, line

3.2

Name			
Number	Street		
City	State	Zip Code	

☐ Schedule D, line☐ Schedule E/F, line☐ Schedule G, line

3.3

Name			
Number	Street		
City	State	Zip Code	

☐ Schedule D, line☐ Schedule E/F, line

Schedule G, line

Fill in this information to identify your case:

[illegible]

☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 1061

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.		Debtor 1		Debtor 2 or non-filing spouse			
If you have more than one job, attach a separate page with information about additional employers.	Employment status	<input checked="" type="checkbox"/> Employed	<input type="checkbox"/> Employed				
		<input type="checkbox"/> Not employed	<input type="checkbox"/> Not employed				
Include part-time, seasonal, or self-employed work.	Occupation	Computer Consultant					
Occupation may include student or homemaker, if that applies.	Employer's name	Crossvale					
		4201 Spring Valley Rd.					
		Number	Street	Number	Street		
		Dallas, TX 75244					
		City	State	Zip Code	City	State	Zip Code
	How long employed there?	9 mos.					

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 14,323.34	\$
3. Estimate and list monthly overtime pay.	3. + \$	\$
4. Calculate gross income. Add line 2 + line 3	4. \$ 14,323.34	\$

Debtor 1

Steven
First NameEdward
Middle NameWilliams
Last Name

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....->	4. \$ 14,323.34	\$
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 4,097.91	\$
5b. Mandatory contributions for retirement plans	5b. \$	\$
5c. Voluntary contributions for retirement plans	5c. \$ 1,431.33	\$
5d. Required repayments of retirement fund loans	5d. \$	\$
5e. Insurance	5e. \$ 70.92	\$
5f. Domestic support obligations	5f. \$	\$
5g. Union dues	5g. \$	\$
5h. Other deductions. Specify: <u>Healthcare svc</u>	5h. + \$ 8.00	\$
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 5,608.16	\$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 8,715.18	\$
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$	\$
8b. Interest and dividends	8b. \$	\$
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$	\$
8d. Unemployment compensation	8d. \$	\$
8e. Social Security	8e. \$	\$
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$	\$
8g. Pension or retirement income	8g. \$	\$
8h. Other monthly income. Specify: _____	8h. + \$	\$
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$
10. Calculate monthly income. Add line 7 + line 9.	10. \$ 8,715.18 + \$ = \$ 8,715.18	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ 11. + \$		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies. 12. \$ 8,715.18 Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		

Debtor 1 Steven Edward Williams
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of North Carolina
(State)

Case number _____
(if known)

☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

Official Form 106J

12/15

Part 1: Describe Your Household

☒ No. Go to line 2.

☐ Yes. **Does Debtor 2 live in a separate household?**

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

☐ No

☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

**Dependent's
age**

Does dependent live with you?

<input checked="" type="checkbox"/>	No
<input type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No
<input type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No
<input type="checkbox"/>	Yes
<input type="checkbox"/>	No
<input type="checkbox"/>	Yes

expenses of people other than ☒ No
yourself and your dependents? ☐ Yes

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4. \$

4a. \$

4b. \$ 37.17

4c. \$ 33.00

4d. \$ 100.00

Debtor 1

Steven
First Name

Edward
Middle Name

Williams
Last Name

Case number (if known)

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans

5. \$

6. Utilities:

6a. Electricity, heat, natural gas

6a. \$ 180.00

6b. Water, sewer, garbage collection

6b. \$

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 60.00

6d. Other. Specify:

6d. \$

7. Food and housekeeping supplies

7. \$ 240.00

8. Childcare and children's education costs

8. \$ 500.00

9. Clothing, laundry, and dry cleaning

9. \$ 240.00

10. Personal care products and services

10. \$ 100.00

11. Medical and dental expenses

11. \$ 10.00

12. Transportation. Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 300.00

14. Charitable contributions and religious donations

14. \$

15. Insurance. Include first mortgage payments

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ 54.69

15b. Health insurance

15b. \$

15c. Vehicle insurance

15c. \$

15d. Other insurance. Specify:

15d. \$ 177.31

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify:

16. \$

17. Installments or lease payments:

17a. Car payments for Vehicle 1

17a. \$

17b. Car payments for Vehicle 2

17b. \$

17c. Other. Specify: Fox Street mortgage

17c. \$ 759.00

17d. Other. Specify: Squirrel Street mortgage

17d. \$ 589.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I)

18. \$ 1,000.00

19. Other payments you make to support others who do not live with you.

Specify:

19. \$

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

20a. \$

20b. Real estate taxes

20b. \$

20c. Property, homeowner's or renter's insurance

20c. \$

20d. Maintenance, repair, and upkeep expenses

20d. \$

20e. Homeowner's association or condominium dues

20e. \$

Debtor 1

Steven
First Name

Edward
Middle Name

Williams
Last Name

Case number (if known) _____

21. Other. Specify: _____

21. + \$ _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21

22a. \$ _____

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ _____

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 4,591.17

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 8,715.18

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 4,591.17

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ 4,124.01

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

☐ Check if this is an amended filing

Debtor 1 Steven Edward Williams Case number (if known) _____
First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13

- ☐ No. You have nothing else to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debts do you have?

- ☒ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11, OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 14,323.34

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F

	Total claim
From Part 4 on Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>7,534.56</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h)	+ \$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>7,534.56</u>

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?



No

1

Yes.

Name of person

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

/s/ Steven Williams

Signature of Debtor 1

X

Signature of Debtor 2

Date 03/12/2019
MM / DD / YYYY

Date MM / DD / YYYY

B2030 (Form 2030) (12/15)

United States Bankruptcy Court

Western

District of

North Carolina, Charlotte Division

In re

Debtor Steven Edward Williams

Case No. _____

Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept..... \$4,500.00

Prior to the filing of this statement I have received..... \$1,000.00

Balance Due..... \$3,500.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify): _____

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify): _____

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with an other person or persons who are not members or associates of my law firm.

A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- [Other provisions as needed]

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

3/12/2019

Date

/s/ BLWhite

Signature of Attorney

Barbara L. White, Attorney at Law

Name of Law Firm

Debtor(s) Steven Edward Williams

**DISCLOSURE TO DEBTOR(S) OF ATTORNEYS FEE PROCEDURE
FOR CHAPTER 13 CASES IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA**

After consultation with the undersigned attorney, you have decided to file a petition for relief under Chapter 13 of the United States Bankruptcy Code. Accordingly, you are hereby given notice that pursuant to the Local Rules of the Bankruptcy Court, the presumptive base fee for a Chapter 13 case is established at \$4,500. Payment of all or part of this fee may be included in your payments to the Chapter 13 Trustee. The attorney's services included in the base fee are those normally contemplated in a Chapter 13 case. They are as follows:

- | | |
|---|--|
| (a) Providing the pre-filing notices required by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005; | (g) Reviewing the Motion of Trustee for Determination of Status of Claims in confirmed plan; |
| (b) Preparation and filing of your petition, schedules, supplemental local forms, Chapter 13 Plan, and mailing matrix; | (h) Maintaining custody and control of all case files with original documents for such periods as prescribed by law or Local Rule; |
| (c) Circulating a copy of the Chapter 13 plan to all creditors and interested parties as reflected in the case matrix and service of amended plan if appropriate; | (i) Serving orders on all affected parties; |
| (d) Drafting and mailing letters to you regarding your attendance at the § 341 meeting of creditors, escrow of first money, and your other responsibilities; | (j) Verifying your identity and social security number and furnishing to the Chapter 13 Trustee your IDs, tax returns, and payment advices, if required; |
| (e) Preparing for and attending the §341 meeting of creditors; | (k) Defending objections to confirmation of your Chapter 13 Plan filed by the Chapter 13 Trustee; and |
| (f) Reviewing the confirmation order and periodic case status reports from the Chapter 13 Trustee; | (l) Preparing and filing Local Form 8 or Local Form 8HD. |

The base fee shall also include the following services to the extent they are requested or reasonably necessary for your effective representation:

- | | |
|---|--|
| (a) Preparing and filing proofs of claim on your behalf for your creditors; | thereof, warranties, possible credit disability, life insurance coverage, and the like; |
| (b) Drafting and filing objections to scheduled and unscheduled proofs of claim; | (l) Obtaining and providing the Chapter 13 Trustee with copies of documents relating to lien perfection issues, such as recorded deeds of trust, purchase money security agreements, and the like; |
| (c) Assuming and rejecting unexpired leases and executory contracts; | (m) Drafting and mailing letters to creditors upon entry of discharge regarding lien releases, turnover of clear title certificates, cancellation of deeds of trust and judgments, and the like; |
| (d) Preparing for and attending valuation hearings; | (n) Drafting and mailing of certified letters to creditors regarding matters related to alleged violations of the automatic stay. |
| (e) Motions to transfer venue; | (o) Drafting and mailing letters regarding voluntary turnover of property. |
| (f) Conferring with you regarding obtaining post-petition credit where no formal application is ultimately filed; | (p) Reviewing documents in relation to the use or sale of collateral when no formal application is ultimately filed. |
| (g) Drafting motions to avoid liens pursuant to § 522(f); | (q) Providing you with a list of answers to frequently asked questions and other routine communications with you during the pendency of the case. |
| (h) Calculating plan payment modifications, where no formal motion is ultimately filed; | (r) Requesting plan payoffs from the Chapter 13 Trustee. |
| (i) Responding to creditor contacts regarding plan terms, valuation of collateral, claim amounts, and the like; | |
| (j) Responding to your contacts regarding job losses, changes in your financial circumstances, address changes, and advising the Court and the Chapter 13 Trustee of the same when appropriate; | |
| (k) Communicating with you, to a degree that is reasonable, regarding mortgage payment defaults, lease defaults, insurance coverage or the lack | |

In some Chapter 13 cases, legal services which are beyond those normally contemplated must be performed. These legal services are not covered by the base fee. These "non-base" services include the following:

- (a) Abandonment of property post-confirmation;
- (b) Motions for moratorium;
- (c) Motions for authority to sell property;
- (d) Motions to modify plan;
- (e) Motions to use cash collateral or to incur debt.
- (f) Defense of motions for relief from stay or co-debtor stay;
- (g) Defense of motions to dismiss filed after confirmation of your plan;
- (h) Stay violation litigation, including amounts paid as fees by the creditor or other parties;
- (i) Post-discharge injunction actions;
- (j) Adversary proceedings;
- (k) Motions to turnover property;
- (l) Conversions to Chapter 7;
- (m) Motions to substitute collateral; and
- (n) Any other matter not covered by the base fee

For such "non-base" services you will be charged on the basis of attorney's time expended at the rate of \$300.00 per hour plus the amount of expenses incurred (such as court fees, travel, long distance telephone, photocopying, postage, etc.). Such "non-base" fees are chargeable only after the same are approved by the Bankruptcy Court. Except as set forth below, before any such fees are charged you will receive a copy of my motion filed in the Court requesting approval of any such "non-base" fees as well as a notice explaining your opportunity to object if you do not agree with the fee applied for. Any fees awarded for "non-base" services will be paid to the undersigned attorney from your payments to the Chapter 13 Trustee in the same way as payment of "base" fees. **It is possible that "non-base" fees approved by the Court may cause your payment to the Chapter 13 Trustee to be increased or the term of your Chapter 13 plan extended.** Whether or not a payment increase or an extension will be necessary depends upon the facts of your case. If a payment increase is necessary because of a court-approved "non-base" fee, the Chapter 13 Trustee will notify you of the amount of the increase.

In the Court's discretion, your attorney in a Chapter 13 proceeding may request, in open court, and without any other notice, "non-base" fees for the following services in amounts not exceeding those shown below. Without other notice, your attorney may also request [the actual expenses of filing fees and of notice to creditors.] OR [up to \$1.00 for each item noticed to creditors as expense for postage, copying, and envelopes. These fees may be adjusted (increased) by the Court at a later date, and, if so, those adjusted fees will then be charged.]

(a)	Defense of motion to dismiss	\$200.00
(b)	Motion to modify and order (including motion for moratorium, motion for hardship discharge, motion to approve insurance settlement, and other motions that require plan modification)	\$450.00
(c)	Substitution of collateral	\$450.00
(d)	Prosecution or defense of motion for relief from stay or co-debtor stay and order	\$450.00
(e)	Motion for authority to sell property and order	\$450.00
(f)	Motion to obtain credit	\$450.00
(g)	Permission from Chapter 13 Trustee to obtain credit (to be filed as an administrative claim)	\$200.00
(h)	Motion to continue or impose the automatic stay	\$350.00
(i)	When substitute legal counsel is retained by a Chapter 13 debtor, such substituted counsel is entitled to a presumptive base fee of \$500 without formal application to the Court, provided that the order allowing substitute counsel specifies both the amount of the fee and whether the fee is paid direct by the debtor or through the plan.	
(j)	Preparation and filing of conduit mortgage claim with recorded deed of trust, Official Bankruptcy Form B 10A, and Local Form 14 (to be filed as an administrative claim)	\$350.00
(k)	Objection to proof of claim of a Real Property Creditor	\$450.00
(l)	Consent to an amended proof of claim in lieu of an objection to a motion to modify stay or to an amended proof of claim where the debtor has failed to make post-petition payments	\$450.00
(m)	Motion to incur debt related to the approval of a loan modification with a real property creditor	\$450.00
(n)	Motion to declare mortgage current	\$450.00

ACKNOWLEDGMENT

I hereby certify that I have read this notice and that I have received a copy of this notice.

Dated: 03/12/2019 /s/ Steven Williams
Debtor's Signature

Dated: _____
Spouse's Signature

I hereby certify that I have reviewed this notice with the debtor(s) and that the debtor(s) have received a copy of this notice.

Dated: 3/12/2019 /s/ BLWhite
Attorney

United States Bankruptcy Court
Western District of North Carolina, Charlotte Division

In re: Steven Edward Williams
Debtor

Case No. _____
(If known)

CERTIFICATION OF MAILING MATRIX CREDITOR LIST

I hereby certify that the attached Mailing Matrix Creditor List, which consists of 3 page(s), is true, correct and complete to the best of my knowledge.

Date: 03/12/2019

Signature: /s/ Steven Williams
Debtor

Date: _____

Signature: _____
Joint Debtor, if any

(If joint case, both spouses must sign)

Master Mailing Matrix
Steven Edward Williams

Mr. Steven E. Williams
4104 Dawn Dr.
Benbrook, TX 76116

U.S. Attorney's Office
227 W. Trade St., Suite 1700
Charlotte, NC 28202

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

NC Department of Revenue
PO Box 1168
Raleigh, NC 27602

City-County Tax Collector
PO Box 31637
Charlotte, NC 28231

Otero County Assessor
1104 N. White Sands Blvd.
Ste. B
Alamogordo, NM 88310-6910

American Express
PO Box 981537
El Paso, TX 79998

Barclay's
PO Box 8803
Wilmington, DE 19899

C. William Sutherland
1207 New York Ave.
Alamogordo, NM 88310

Capital One
PO Box 30285
Salt Lake City, UT 84130

Capone/Cabelas
PO Box 30285
Salt Lake City, UT 84130

Carrillo Law Firm
1001 E. Lohman Ave.
Las Cruces, NM 88001

Chase
PO Box 15298
Wilmington, DE 19850

Citicards/Citibank
PO Box 6241
Sioux Falls, SD 57117

Collection Resources, Inc.
1100 S. Main St.
Ste. 20
Las Cruces, NM 88005

Discover Card
PO Box 15316
Wilmington, DE 19850

El Dorado Resorts, Inc.
100 W. Liberty St.
Ste. 1150
Reno, NV 89501

First National Bank
414 10th St.
Alamogordo, NM 88310

Jeremy Trujillo, Esq.
Trujillo Law LLC
PO Box 9241
Albuquerque, NM 87119

J&J General Construction
PO Box 1893
Mesilla Park, NM 88047

Karen Weaver
c/o McCarthy & Holthus LP
6501 Rock NE
Ste. A-3
Albuquerque, NM 87113

Ms. Carol Williams
6965 S. Opal Dr.
Chandler, AZ 85249

Ms. Louella Williams
4104 Dawn Dr.
Benbrook, TX 76116

Rebekah A. Scott Courvoisier
Courvoisier Law, LLC
1109 Indiana Ave.
Alamagordo, NM 88310

Syncb/Amazon
PO Box 965015
Orlando, FL 32896

Tracey Mauter
PO Box 945
Cloudcroft, NM 88317

Wells Fargo
PO Box 10435
Des Moines, IA 50306

Wells Fargo
PO Box 10335
Des Moines, IA 50306